

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

KEVIN T MURPH

Debtor(s)

Case No. 15-40276

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/25/2015.
- 2) The plan was confirmed on 03/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/14/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/17/2017.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$12,420.00  
Less amount refunded to debtor \$460.00

**NET RECEIPTS: \$11,960.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,038.51  
Court Costs \$0.00  
Trustee Expenses & Compensation \$517.96  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,556.47**

Attorney fees paid and disclosed by debtor: \$517.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA CORP	Unsecured	1,953.12	1,953.12	1,953.12	0.00	0.00
ALLIANT ENERGY	Unsecured	500.00	NA	NA	0.00	0.00
AMERICOLLECT INC	Unsecured	499.00	NA	NA	0.00	0.00
ARMY & AIR FORCE EXCHANGE SEF	Unsecured	NA	7,235.98	7,235.98	0.00	0.00
BELOIT ALLIANT ENERGY	Unsecured	500.00	NA	NA	0.00	0.00
BELOIT CHARTER CABLE	Unsecured	650.00	NA	NA	0.00	0.00
BELOIT UTILITIES	Secured	600.00	NA	600.00	600.00	0.00
BMO HARRIS BANK	Unsecured	200.00	NA	NA	0.00	0.00
BONNEVILLE COLLECTION	Unsecured	84.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,046.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	485.00	NA	NA	0.00	0.00
CASH ADVANCE	Unsecured	0.00	NA	NA	0.00	0.00
CBA COLLECTION BUREAU	Unsecured	651.00	NA	NA	0.00	0.00
CENTURY 21	Unsecured	100.00	NA	NA	0.00	0.00
CHARTER CABLE	Unsecured	650.00	NA	NA	0.00	0.00
CHARTER COMMUNICATIONS	Unsecured	289.72	289.72	289.72	0.00	0.00
CHECK ADVANCE	Unsecured	1,200.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	2,691.33	NA	NA	0.00	0.00
CHRYSLER CAPITAL	Unsecured	2,893.01	NA	NA	0.00	0.00
CHRYSLER CAPITAL	Secured	12,050.00	14,943.01	14,943.01	4,370.01	520.88
CITY OF CHICAGO DEPT OF FINANCI	Secured	1,500.00	NA	1,500.00	1,500.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	1,500.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Unsecured	783.68	783.68	783.68	0.00	0.00
COMCAST	Unsecured	351.61	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	387.94	387.94	387.94	0.00	0.00
COTTONWOOD FINANCIAL OF IL LLC	Unsecured	2,347.64	NA	NA	0.00	0.00
DEPAUL UNIVERSITY	Unsecured	500.00	NA	NA	0.00	0.00
DEVON FINANCIAL SERVICE	Unsecured	1,385.00	NA	NA	0.00	0.00
FRIEND FAMILY HEALTH CENTER	Unsecured	73.00	NA	NA	0.00	0.00
GEICO	Unsecured	295.00	NA	NA	0.00	0.00
GLOBAL PAYMENT	Unsecured	525.00	525.00	525.00	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
H&R BLOCK	Unsecured	498.00	498.25	498.25	0.00	0.00
Hillcrest Davidson & A	Unsecured	1,080.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	NA	0.00	0.00	0.00	0.00
MIDWEST TITLE LOANS	Secured	557.00	805.04	557.00	326.47	5.39
MIDWEST TITLE LOANS	Unsecured	643.00	0.00	248.04	0.00	0.00
MILLER AND COMPANY REAL ESTA'	Unsecured	1.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	25.05	25.05	0.00	0.00
NAVY FEDERAL CREDIT UNION	Secured	NA	500.00	500.00	293.12	4.80
PACIFICORP D/B/A ROCKY MOUNTA	Unsecured	0.00	81.29	81.29	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,953.85	1,953.85	1,953.85	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	824.00	NA	NA	0.00	0.00
PLAZA SERVICES	Unsecured	NA	200.00	200.00	0.00	0.00
QUEST DIAGNOSTIC	Unsecured	31.00	NA	NA	0.00	0.00
ROCK COUNTY TREASURER	Unsecured	NA	0.00	0.00	0.00	0.00
ROCK COUNTY TREASURER	Secured	1,677.49	1,677.49	1,677.49	669.57	113.29
SAFE STREETS USA	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	18,000.00	80,087.35	80,669.85	0.00	0.00
Stellar Recovery Inc	Unsecured	703.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	25.00	NA	NA	0.00	0.00
THE CASH STORE	Unsecured	1,300.00	2,251.14	2,251.14	0.00	0.00
TIFFANY RYAN	Priority	NA	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	15,722.00	NA	NA	0.00	0.00
US DEPART OF HUD	Secured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	20,036.91	20,036.91	20,036.91	0.00	0.00
US DEPT OF HOUSING & URBAN DEV	Secured	154,306.00	NA	NA	0.00	0.00
US DEPT OF HOUSING & URBAN DEV	Secured	16,734.00	NA	NA	0.00	0.00
US DEPT OF HOUSING & URBAN DEV	Unsecured	36,054.29	NA	NA	0.00	0.00
US DEPT OF HOUSING & URBAN DEV	Unsecured	16,734.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Unsecured	299.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	154,306.00	177,142.93	0.00	0.00	0.00
WELLS FARGO BANK NA	Unsecured	NA	524.66	524.66	0.00	0.00
WELLS FARGO BANK NA	Unsecured	22,524.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	9,647.10	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,500.01	\$4,696.48	\$526.27
All Other Secured	\$4,277.49	\$3,062.69	\$118.09
<b>TOTAL SECURED:</b>	<b>\$19,777.50</b>	<b>\$7,759.17</b>	<b>\$644.36</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$117,664.48</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,556.47</u>
Disbursements to Creditors	<u>\$8,403.53</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$11,960.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/05/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.